

2164  
#2  
BT  
11-15-01

### Certificate of Mailing / Transmission (37 C.F.R. 1.8(a))

I hereby certify that on the date shown below, this correspondence is being:

#### MAILING



Deposited with the United States Postal Service with sufficient postage as first class mail in an envelope addressed to: Assistant Commissioner for Patents, Washington, D.C. 20231.

#### FACSIMILE



Transmitted by facsimile to the Patent & Trademark Office

In the event a fee is required for the filing of the attached document(s) and the required fee is not submitted, or the fee submitted is incorrect, the Commissioner is hereby authorized to charge any additional fees to effect the filing of this document(s) or credit any overpayment to Account No. 50-0983.

Date

Signature

(type or print name of person certifying)

Louis F. Wagner

### IN THE UNITED STATES PATENT & TRADEMARK OFFICE

<b>Applicant:</b>	<i>Allen</i>	<b>Examiner:</b>	<i>Unknown</i>
<b>Serial #:</b>	<i>09/858,384</i>	<b>Art Unit:</b>	<i>2164</i>
<b>Filing Date:</b>	<i>16 May 2001</i>	<b>Date:</b>	<i>19 July 2001</i>
<b>Title:</b>	<i>Method for Mortgage Modification</i>		

Commissioner of Patents and Trademarks  
Washington, D.C. 20231

RECEIVED

JUL 27 2001

Technology Center 2100

### Information Disclosure Statement

This Information Disclosure Statement is made within the earlier of: (1) three months after the filing date of the application §1.97(b)(1); (2) within three months of the date of entry of the national stage as set forth in §1.491 in an international application §1.97(b)(2); or (3) before the mailing date of a first Office action on the merits §1.97(b)(3). Therefore, this statement is considered timely under 37 C.F.R. §1.97(b).

According to the terms of 37 C.F.R. §1.97(g), this Disclosure Statement shall not be construed as a representation that a search has been made or that no other material information as defined in 37 C.F.R. §1.56(a) exists. While this Information Disclosure Statement may be "material" pursuant to 37 C.F.R. §1.56(b), it is not intended to constitute admission that any patent, publication or other information referred to therein is "material to patentability" under 37 C.F.R. §1.97(h) for this invention unless specifically designated.

In accordance and conformity with Form PTO - 1449, the applicant will draw the examiner's attention to various column / line number combinations. To the best of the applicant's ability, these sections are believed to be illustrative of at least portions of the teachings of the prior patented invention. It is however, entirely conceivable that technical minds may come to different conclusions as to the relevance of any one

passage or series of passages, within a patent. By identifying these column / line number combinations, it is not meant to be construed as an admission on the part of the applicant that other sections are not relevant. The examiner is invited to review the documents in their entirety and reach his or her own conclusion.

In accordance with 37 C.F.R. §1.56, applicant wishes to call the attention of the Examiner to the following references, which were uncovered by the applicant. Copies of these references are also submitted herewith along with form PTO-1449, as well as summaries of the references.

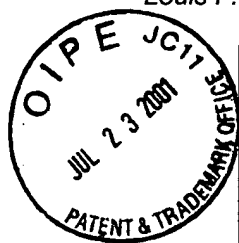
---

**U.S. Patent Documents**

---

<i>Ref. #</i>	<i>Patent #</i>	<i>Inventor</i>	<i>Publication Date</i>
AA	US 4,648,038	Roberts et al.	03-Mar-1987
	<i>Title</i>	<i>Methods and Apparatus for Restructuring Debt Obligations</i>	
<i>Ref. #</i>	<i>Patent #</i>	<i>Inventor</i>	<i>Publication Date</i>
AB	US 4,750,119	Cohen et al.	07-Jun-1988
	<i>Title</i>	<i>Purchasing System with Rebate System</i>	
<i>Ref. #</i>	<i>Patent #</i>	<i>Inventor</i>	<i>Publication Date</i>
AC	US 4,752,877	Roberts et al.	21-Jun-1988
	<i>Title</i>	<i>Method and Apparatus for Funding a Future Liability of Uncertain Cost</i>	
<i>Ref. #</i>	<i>Patent #</i>	<i>Inventor</i>	<i>Publication Date</i>
AD	US 4,953,085	Atkins	28-Aug-1990
	<i>Title</i>	<i>System for the Operation of a Financial Account</i>	
<i>Ref. #</i>	<i>Patent #</i>	<i>Inventor</i>	<i>Publication Date</i>
AE	US 5,715,399	Bezos	03-Feb-1998
	<i>Title</i>	<i>Secure Method and System for Communicating a List of Credit Card Numbers over a Non-Secure Network</i>	
<i>Ref. #</i>	<i>Patent #</i>	<i>Inventor</i>	<i>Publication Date</i>
AF	US 5,727,163	Bezos	10-Mar-1998
	<i>Title</i>	<i>Secure Method for Communicating Credit Card Data when Placing an Order on a Non-Secure Network</i>	

Ref. #	Patent #	Inventor	Publication Date
AG	US 5,794,207	Walker et al.	11-Aug-1998
	Title	Method and Apparatus for Cryptographically Assisted Commercial network System Designed to Facilitate Buyer-Driven Conditional Purchase Offers	
Ref. #	Patent #	Inventor	Publication Date
AH	US 5,852,811	Atkins	22-Dec-1998
	Title	Method for Managing Financial Accounts by a Preferred Allocation of Funds Among Accounts	
Ref. #	Patent #	Inventor	Publication Date
AI	US 5,863,073	Taskett	26-Jan-1999
	Title	Refundable Travellers Cheques	
Ref. #	Patent #	Inventor	Publication Date
AJ	US 5,864,828	Atkins	26-Jan-1999
	Title	Personal Financial Management System for Creation of a Client Portfolio of Investments and Credit Facilities where Funds are Distributed Based on a Preferred Allocation	
Ref. #	Patent #	Inventor	Publication Date
AK	US 5,870,720	Chusid et al.	09-Feb-1999
	Title	Method for Implementing a Restructuring Exchange of an Excessive Undivided Debt	
Ref. #	Patent #	Inventor	Publication Date
BA	US 5,870,721	Norris	09-Feb-1999
	Title	System and Method for Real Time Loan Approval	
Ref. #	Patent #	Inventor	Publication Date
BB	US 5,884,285	Atkins	16-Mar-1999
	Title	System for Managing Financial Accounts by Reallocating Funds Among Accounts	
Ref. #	Patent #	Inventor	Publication Date
BC	US 5,897,620	Walker et al.	27-Apr-1999
	Title	Method and Apparatus for the Sale of Airline-Specified Flight Tickets	
Ref. #	Patent #	Inventor	Publication Date
BD	US 5,911,135	Atkins	08-Jun-1999

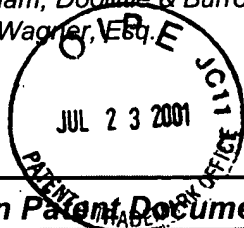


RECEIVED

JUL 27 2001

	Title	System for Managing Financial Accounts by a Priority Allocation of Funds Among Clients	
Ref. #	Patent #	Inventor	Publication Date
BE	US 5,911,136	Atkins	08-Jun-1999
	Title	System for Prioritized Operation of a Personal Financial Account Comprising Liabilities and Investment Assets	
Ref. #	Patent #	Inventor	Publication Date
BF	US 5,933,811	Angles et al.	03-Aug-1999
	Title	System and Method for Delivering Customized Advertisements within Interactive Communication Systems	
Ref. #	Patent #	Inventor	Publication Date
BG	US 5,960,411	Hartman et al.	28-Sep-1999
	Title	Method and System for Placing a Purchase Order Via a Communications Network	
Ref. #	Patent #	Inventor	Publication Date
BH	US 5,963,949	Gupta et al.	05-Oct-1999
	Title	Method for Data Gathering Around Forms and Search Barriers	
Ref. #	Patent #	Inventor	Publication Date
BI	US 5,999,924	Bair et al.	07-Dec-1999
	Title	Method and Apparatus for Producing Sequenced Queries	
Ref. #	Patent #	Inventor	Publication Date
BJ	US 6,003,024	Bair et al.	14-Dec-1999
	Title	System and method for Selecting Rows from Dimensional Databases.	
Ref. #	Patent #	Inventor	Publication Date
BK	US 6,006,225	Bowman et al.	21-Dec-1999
	Title	Refining Search Queries by the Suggestion of Correlated Terms from Prior Searches	
Ref. #	Patent #	Inventor	Publication Date
CA	US 6,029,141	Bezos et al.	22-Feb-2000
	Title	Internet-Based Customer Referral System	
Ref. #	Patent #	Inventor	Publication Date

Technology Center 2100



---

**Foreign Patent Documents**

---

No foreign patents are in the possession of the applicant at this time.

RECEIVED

JUL 27 2001

---

**Other Documents**

---

Technology Center 2100

Ref. #	Title	Author(s)	Citation
AR	Mortgages in 2005	Cooley, Scott	Unknown
Ref. #	Title	Author(s)	Citation
AS	Loan Modification Secrets Uncovered	Miller, Peter G.	<a href="http://realitytimes.com/rtnews/rtcpages/19990518_loanmodification.htm">http://realitytimes.com/rtnews/rtcpages/19990518_loanmodification.htm</a>
Ref. #	Title	Author(s)	Citation
AT	Alternatives to Foreclosure of an FHA-insured Mortgage	US Dept. of Housing and Urban Development	<a href="http://www.hud.gov/local/min/minaltfc.html">http://www.hud.gov/local/min/minaltfc.html</a>
Ref. #	Title	Author(s)	Citation
AU	Seek mortgage modification only as a last resort	Samaad, Michelle	<a href="http://www.bankrate.com/brm/news/mtg/19980119.asp">http://www.bankrate.com/brm/news/mtg/19980119.asp</a>
Ref. #	Title	Author(s)	Citation
AV	In Brief ..... Newsletter	Law Offices of George H. Dippel	<a href="http://www.dorsai.org/~george/newltr.html">http://www.dorsai.org/~george/newltr.html</a>

---

**Presentation at National Meetings**

---

To the knowledge of the applicant, there has been no presentation of this subject matter at National meetings.

---

**Presentations at Invited Seminars**

---

To the knowledge of the applicant, there has been no presentation of this subject matter at invited seminars.

---

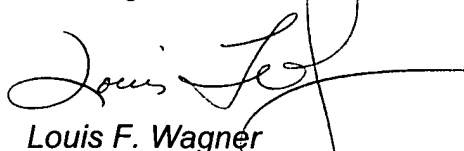
**Best Information Available**

---

This Information Disclosure Statement is based upon the information contained in the undersigned attorney's file as of the filing date of this statement and is inclusive of

the best information known to the undersigned at that date. Applicant submits that the above references taken alone or in combination neither anticipate nor render obvious the present invention. Consideration of the foregoing in relation to this application is respectfully requested.

Respectfully Submitted,  
Buckingham, Doolittle & Burroughs, LLP



Louis F. Wagner  
Registration No.: 35,730

LFW/

Buckingham, Doolittle & Burroughs, LLP  
50 S. Main St.  
P.O. Box 1500  
Akron, Ohio 44309-1500  
(330) 258-6453 (tel)  
(330) 252-5452 (fax)

Attorney Docket # 47767-0002

«AK3:494635\_1»

Please type a plus sign (+) inside this box → +

PTO/SB/08A (08-00)

Approved for use through 10/31/2002. OMB 0651-0031  
U.S. Patent and Trademark Office: U.S. DEPARTMENT OF COMMERCE

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.

<p>Substitute for form 1449A/PTO</p> <h2 style="margin: 0;">INFORMATION DISCLOSURE STATEMENT BY APPLICANT</h2> <p style="margin: 0;">(use as many sheets as necessary)</p>		<p><b>Complete if Known</b></p> <table border="1" style="width: 100%; border-collapse: collapse;"><tr><td style="width: 50%;">Application Number</td><td style="width: 50%;">09/858,384</td></tr><tr><td>Filing Date</td><td>16 May 2001</td></tr><tr><td>First Named Inventor</td><td>ALLEN, Timothy</td></tr><tr><td>Group Art Unit</td><td>2164</td></tr><tr><td>Examiner Name</td><td>Unknown</td></tr><tr><td>Attorney Docket Number</td><td>47767-0002</td></tr></table>		Application Number	09/858,384	Filing Date	16 May 2001	First Named Inventor	ALLEN, Timothy	Group Art Unit	2164	Examiner Name	Unknown	Attorney Docket Number	47767-0002
Application Number	09/858,384														
Filing Date	16 May 2001														
First Named Inventor	ALLEN, Timothy														
Group Art Unit	2164														
Examiner Name	Unknown														
Attorney Docket Number	47767-0002														
Sheet	1	of	3												

U.S. PATENT DOCUMENTS						
Examiner Initials <sup>*</sup>	Cite No. <sup>1</sup>	U.S. Patent Document		Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number	Kind Code <sup>2</sup> (if known)			
	AA	4,648,038		Roberts et al.	03/03/1987	
	AB	4,750,119		Cohen et al.	06/07/1988	
	AC	4,752,877		Roberts et al.	06/21/1988	
	AD	4,953,085		Atkins	08/28/1990	
	AE	5,715,399		Bezos	02/03/1998	
	AF	5,727,163		Bezos	03/10/1998	
	AG	5,794,207		Walker et al.	08/11/1998	
	AH	5,852,811		Atkins	12/22/1998	
	AI	5,863,073		Taskett	01/26/1999	
	AJ	5,864,828		Atkins	01/26/1999	
	AK	5,870,720		Chusid et al.	02/09/1999	
	BA	5,870,721		Norris	02/09/1999	
	BB	5,884,285		Atkins	03/16/1999	
	BC	5,897,620		Walker et al.	04/27/1999	
	BD	5,911,135		Atkins	06/08/1999	
	BE	5,911,136		Atkins	06/08/1999	
	BF	5,933,811		Angles et al.	08/03/1999	
	BG	5,960,411		Hartman et al.	09/28/1999	
	BH	5,963,949		Gupta et al.	10/05/1999	
	BI	5,999,924		Bair et al.	12/07/1999	

FOREIGN PATENT DOCUMENTS								
Examiner Initials <sup>*</sup>	Cite No. <sup>1</sup>	Foreign Patent Document			Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T <sup>6</sup>
		Office <sup>3</sup>	Number <sup>4</sup>	Kind Code <sup>5</sup> (if known)				

Examiner Signature	Date Considered
-----------------------	--------------------

\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

<sup>1</sup> Unique citation designation number. <sup>2</sup> See attached Kinds of U.S. Patent Documents. <sup>3</sup> Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). <sup>4</sup> For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. <sup>5</sup> Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. <sup>6</sup> Applicant is to place a check mark here if English language Translation is attached.

Burden Hour Statement: This form is estimated to take 2.0 hours to complete. Time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Officer, U. S. Patent and Trademark Office, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Assistant Commissioner for Patents, Washington, DC 20231.

U.S. Patent and Trademark Office: U.S. DEPARTMENT OF COMMERCE

Substitute for form 1449A/PTO

**JUL 23 2001**

**Complete if Known**

**INFORMATION DISCLOSURE  
STATEMENT BY APPLICANT**

*(use as many sheets as necessary)*

Sheet	2	of	3
-------	---	----	---

<b>Application Number</b>	09/858,384
<b>Filing Date</b>	16 May 2001
<b>First Named Inventor</b>	ALLEN, Timothy
Group Art Unit	2164
<b>Examiner Name</b>	Unknown
<b>Attorney Docket Number</b>	47767-0002

~~RECEIVED~~

~~JUL 27 2001~~

## U.S. PATENT DOCUMENTS

[illegible]

## FOREIGN PATENT DOCUMENTS

[illegible]

Examiner  
Signature

Date	
Considered	

\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

<sup>1</sup> Unique citation designation number. <sup>2</sup> See attached Kinds of U.S. Patent Documents. <sup>3</sup> Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). <sup>4</sup> For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. <sup>5</sup> Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. <sup>6</sup> Applicant is to place a check mark here if English language Translation is attached.

**Burden Hour Statement:** This form is estimated to take 2.0 hours to complete. Time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Officer, U. S. Patent and Trademark Office, Washington, DC 20231. **DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO:** Assistant Commissioner for Patents, Washington, DC 20231.



Please type a plus sign (+) inside this box → ☐

PTO/SB/08B (08-00)

Approved for use through 10/31/2002. OMB 0651-0031

U. S. Patent and Trademark Office: U.S. DEPARTMENT OF COMMERCE

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.

Substitute for form 1449B/PTO

# INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(use as many sheets as necessary)

Sheet 3 of 3

## Complete if Known

Application Number	09/858,384
Filing Date	16 May 2001
First Named Inventor	ALLEN, Timothy
Group Art Unit	2164
Examiner Name	Unknown
Attorney Docket Number	47767-0002

Technology Center 2100

## OTHER PRIOR ART – NON PATENT LITERATURE DOCUMENTS

Examiner Initials*	Cite No. <sup>1</sup>	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T <sup>2</sup>
	AR	COOLEY, SCOTT, Mortgages in 2005, citation unknown.	
	AS	MILLER, PETER G., Loan Modification Secrets Uncovered, <a href="http://realtytimes.com/rtnews/rtpages/19990518_loanmodification.htm">http://realtytimes.com/rtnews/rtpages/19990518_loanmodification.htm</a>	
	AT	U.S. DEPT. OF HOUSING AND URBAN DEVELOPMENT; Alternatives to Foreclosure of an FHA-Insured Mortgage; <a href="http://www.hud.gov/local/min/minaltfc.html">http://www.hud.gov/local/min/minaltfc.html</a>	
	AU	SEEK MORTGAGE MODIFICATION ONLY AS A LAST RESORT; <a href="http://www.bankrate.com/brm/news/mtg/19980119.asp">http://www.bankrate.com/brm/news/mtg/19980119.asp</a>	
	AV	IN BRIEF . . . NEWSLETTER, Law Offices of George H. Dippel; <a href="http://www.dorsai.org/~george/newltr.html">http://www.dorsai.org/~george/newltr.html</a>	

Examiner  
Signature

Date  
Considered

\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

<sup>1</sup> Unique citation designation number. <sup>2</sup> Applicant is to place a check mark here if English language Translation is attached.

Burden Hour Statement: This form is estimated to take 2.0 hours to complete. Time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Officer, U. S. Patent and Trademark Office, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Assistant Commissioner for Patents, Washington, DC 20231.